<u>AMENDMENTS TO THE CLAIMS</u>

1.   (Currently amended) A computer-implemented method for online processing of a life insurance application, comprising:

under control of instructions executed by one or more computing devices in a computer system:

receiving information via an electronic data communications link that identifies an individual to be insured and describes the insurability of the individual;

generating an illustration that provides ~~details~~ <u>future values</u> of a proposed life insurance policy to be issued by an insurance provider in accordance with parameters of the life insurance application<u>, wherein the illustration is based on a projection of future performance of the life insurance policy</u>;

obtaining a commitment from the insurance policy applicant for purchase of the life insurance policy in accordance with parameters of the life insurance application; and

receiving a certification via an electronic data communications link that confirms whether the generated illustration was delivered to the insurance policy applicant at the time of commitment for purchase of the life insurance policy,

wherein the certification includes at least one of:

(a)   a certification from the insurance policy applicant in which the applicant explicitly confirms that the generated illustration has been received;

(b)   a certification from an agent in which the agent explicitly confirms that the generated illustration has been delivered electronically to the insurance policy applicant;

(c)   a certification from an agent in which the agent explicitly confirms that the generated illustration has been provided to the insurance policy applicant via a postal or courier service; or

(d)   a waiver from the insurance policy applicant in which the applicant explicitly confirms an understanding that the generated illustration will be delivered at the time the life insurance policy is delivered.

2.   (Original) The method of Claim 1, in which the certification is received at the time the commitment for purchase of the life insurance policy is obtained.

3.   (Previously presented) The method of Claim 1, in which the commitment for purchase of the life insurance policy is obtained by receiving an authorization for a credit card charge or electronic funds transfer for payment of a premium of the life insurance policy.

4.   (Previously presented) The method of Claim 1, in which the certification is received from the insurance policy applicant and confirms receipt of the illustration at the time of commitment for purchase of the life insurance policy.

5.   (Previously presented) The method of Claim 1, in which the certification is received from an agent of the insurance provider and confirms that the illustration was provided to the insurance policy applicant at the time of commitment for purchase of the life insurance policy.

6.   (Original) The method of Claim 5, in which the agent's certification confirms that the illustration was provided electronically to the insurance policy applicant.

7.   (Original) The method of Claim 5, in which the agent's certification confirms that the illustration was provided to the insurance policy applicant through postal or courier delivery.

8.   (Previously presented) The method of Claim 1, in which the certification is received from the insurance policy applicant and confirms that no illustration was delivered at the time of commitment for purchase and requests that the illustration be delivered at the time the life insurance policy is delivered.

9.   (Previously presented) The method of Claim 1, further comprising issuing via an electronic data communications link a temporary insurance certificate that is personalized for the individual to be insured according to the life insurance policy, accompanied by a temporary life insurance agreement specifying terms of legally binding temporary life insurance coverage that is extended to the individual pending issuance of the purchased life insurance policy.

10.   (Previously presented) A computer-implemented method for online processing of a life insurance application, comprising:

under control of instructions executed by one or more computing devices in a computer system:

receiving information via an electronic data communications link that identifies an individual to be insured and describes the insurability of the individual, wherein the information includes health information of the individual;

obtaining a commitment for purchase of a life insurance policy to be issued by an insurance provider in accordance with parameters of the life insurance application;

evaluating the health information of the individual;

determining whether to extend temporary insurance coverage to the individual based on an evaluation of the health information of the individual;

if it is determined to extend temporary insurance coverage to the individual, then issuing via an electronic data communications link a temporary insurance certificate that is personalized for the individual according to the life insurance policy, accompanied by a temporary life insurance agreement specifying terms of legally binding temporary life insurance that is extended to the individual pending issuance of the purchased life insurance policy; and

if it is determined to not extend temporary insurance coverage to the individual, then refusing to collect a premium for the life insurance policy and not extending temporary insurance coverage to the individual.

11. (Previously presented) The method of Claim 10, further comprising receiving information via an electronic data communications link from a third party that confirms the identification of the individual to be insured, in which the third party is a trusted person having a capacity to confirm the identification of the individual.

12. (Original) The method of Claim 11, in which the trusted person is an agent of the insurance provider.

13. (Previously presented) The method of Claim 10, further comprising receiving information via an electronic data communications link from a third party that confirms the identification of the individual to be insured, in which the third party confirms the identification of the individual by accessing an electronic database and verifies the identification of the individual based on information in the electronic database.

14. (Previously presented) The method of Claim 10, in which the personalized temporary insurance certificate includes information identifying the individual, information identifying the life insurance policy to be issued to the individual, and the amount of insurance coverage provided by the temporary life insurance agreement.

15. (Currently amended) A computer-implemented method for online processing of a life insurance application, comprising:

under control of instructions executed by one or more computing devices in a computer system:

receiving information via an electronic data communications link that identifies the individual to be insured and describes the insurability of the individual;

obtaining a commitment from the insurance policy applicant for purchase of a life insurance policy to be issued by an insurance provider in accordance with parameters of the life insurance application; and

receiving an authorization via an electronic data communications link that authorizes immediate collection of medical history information from one or more third parties concerning the individual to be insured for purposes of issuing the life insurance policy, in which the authorization is received ~~in connection~~ concurrent with obtaining the commitment for purchase of the life insurance policy and if the commitment for purchase of the life insurance policy is not obtained, the authorization for collection of medical history information is canceled.

16.   (Original) The method of Claim 15, in which the authorization is received as a result of an agent of the insurance provider receiving authorization from the life insurance applicant and submitting the life insurance application to the insurance provider via an electronic data communications link.

17.   (Original) The method of Claim 15, in which the authorization is received as a result of the life insurance applicant initiating an electronic submission that acknowledges the authorization.

18.   (Original) The method of Claim 15, in which the authorization is received prior to obtaining the commitment for purchase of the life insurance policy.

19.   (Original) The method of Claim 15, in which the authorization is received after obtaining the commitment for purchase of the life insurance policy.

20.   (Previously presented) The method of Claim 15, further comprising:

issuing via an electronic data communications link a temporary insurance certificate that is personalized for the individual to be insured according to the life insurance policy, accompanied by a temporary life insurance agreement specifying terms of legally binding temporary life insurance that is extended to the individual pending issuance of the purchased life insurance policy.

21. (Currently amended) A computer system for online processing of a life insurance application, comprising an application processing server configured with computer-implemented instructions that, when executed, cause the application processing server to:

receive information via an electronic data communications link identifying an individual to be insured and describing the insurability of the individual;

generate an illustration providing ~~details~~ <u>future values</u> of a life insurance policy for the individual to be insured<u>, wherein the illustration is based on a projection of future performance of the life insurance policy</u>;

obtain a commitment for purchase of the life insurance policy to be issued by an insurance provider; and

receive a certification via an electronic data communications link from the insurance policy applicant or an agent providing explicit information indicating whether the generated illustration was delivered to the insurance policy applicant at the time of commitment for purchase of the life insurance policy.

22. (Original) The computer system of Claim 21, in which the application processing server is further configured to receive information via an electronic data communications link from an agent of the insurance provider confirming that the identification of the individual to be insured has been verified.

23. (Original) The computer system of Claim 21, in which the application processing server is further configured to automatically confirm identification information of the individual to be insured by requesting verification from a third party based on an external electronic database maintained by the third party.

24. (Canceled)

25. (Previously presented) The computer system of Claim 21, wherein the application processing server is further configured to issue via an electronic data communications link a temporary insurance certificate that is personalized for the individual according to the life insurance policy and accompanied by a temporary life insurance agreement specifying the terms of legally binding temporary life insurance that is extended to the individual pending issuance of the life insurance policy, in which the personalized temporary insurance certificate includes information identifying the individual to be insured, information identifying the life insurance policy to be issued to the individual, and the amount of insurance coverage provided by the temporary life insurance agreement.

26. (Previously presented) The computer system of Claim 21, in which the application processing server is further configured to receive an authorization via an electronic data communications link that authorizes the insurance provider to immediately begin collecting medical history information from one or more third parties concerning the individual to be insured for purposes of issuing the life insurance policy.

27. (Original) The computer system of Claim 26, in which the application processing server receives the authorization in connection with obtaining the commitment for purchase of the life insurance policy.

28. (Previously presented) The computer system of Claim 21, wherein the certification includes at least one of:

(a) a certification from the insurance policy applicant in which the applicant explicitly confirms that the generated illustration has been received;

(b) a certification from the agent in which the agent explicitly confirms that the generated illustration has been delivered electronically to the insurance policy applicant;

(c)   a certification from the agent in which the agent explicitly confirms that the generated illustration has been provided to the insurance policy applicant via a postal or courier service; or

(d)   a waiver from the insurance policy applicant in which the applicant explicitly confirms an understanding that the generated illustration will be delivered at the time the life insurance policy is delivered.

29.   (Currently amended) A computer system for online processing of a life insurance application, comprising an application processing server configured with computer-implemented instructions that, when executed, cause the application processing server to:

receive information via an electronic data communications link that identifies the individual to be insured and describes the insurability of the individual;

obtain a commitment from the insurance policy applicant for purchase of a life insurance policy to be issued by an insurance provider in accordance with parameters of the life insurance application;

receive an authorization via an electronic data communications link that authorizes immediate collection of medical history information from one or more third parties concerning the individual to be insured for purposes of issuing the life insurance policy, in which the authorization is received ~~in connection~~ concurrent with obtaining the commitment for purchase of the life insurance policy; and

if the commitment for purchase of the life insurance policy is not obtained, then cancel the authorization for collection of medical history information.

30.   (Previously presented) The computer system of Claim 29, in which the application processing server is configured to receive the authorization as a result of an agent of the insurance provider receiving authorization from the life insurance applicant and submitting

the life insurance application to the insurance provider via an electronic data communications link.

31.   (Previously presented) The computer system of Claim 29, in which the application processing server is configured to receive the authorization as a result of the life insurance applicant initiating an electronic submission that acknowledges the authorization.

32.   (Previously presented) The computer system of Claim 29, in which the application processing server is configured to receive the authorization prior to obtaining the commitment for purchase of the life insurance policy.

33.   (Previously presented) The computer system of Claim 29, in which the application processing server is configured to receive the authorization after obtaining the commitment for purchase of the life insurance policy.

SAC0\21711AM4.DOC